

## SPECIFIC POWER OF ATTORNEY

8/07/07 10:06:45 ps  
BK 121 PG 288 ps  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

I, CHERI MCWILLIAMS, do hereby nominate, constitute and appoint RACHEL PATEL, my true, lawful Attorney-in-Fact for me and in my name, place and stead, solely to execute any and all documents or writings, including but not limited to the Promissory Note to Homecomings Financial, LLC, as may be necessary to consummate and close the purchase and financing by John McWillimas and wife, Cheri McWilliams of that certain real property and the improvements situated thereon located at 7245 Broken Hickory Dr., Walls, DeSoto County, Mississippi 38680, as more particularly described as follows:

**Lot 30, Section A, Estates of Hickory Forest Subdivision, in Section 25, Township 1 South, Range 9 West, as shown by plat of record in Plat Book 36, Pages 7-9, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.**

It is my intention by this Power of Attorney to fully invest RACHEL PATEL with all powers and authority as my agent and Attorney-in-Fact necessary to act fully and completely in my place and stead with regard to the transactions contemplated hereby as if I was personally taking such actions. This Power of Attorney shall be binding upon me, my estate, and my personal representatives. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the undersigned.

Any revocation of this Specific Power of Attorney must be recorded in the Land Records of DeSoto County, Mississippi.

FNF

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Dated this the 25<sup>th</sup> day of July, 2007.

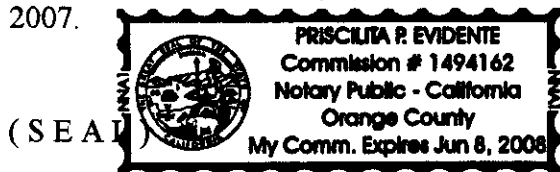
Cheri McWilliams  
Cheri McWilliams

STATE OF CALIFORNIA

COUNTY OF ORANGE

This day personally appeared before me, the undersigned authority within and for the State and County aforesaid, Cheri McWilliams, who acknowledged that she signed, executed and delivered the above and foregoing Specific Power of Attorney on the day and year therein mentioned as and for her voluntary act and deed.

GIVEN under my hand and official seal on this the 25<sup>th</sup> day of JULY, 2007.



Priscilla P. Evidente  
NOTARY PUBLIC

My Commission Expires: June 8, 2008

**PREPARED BY AND RETURN TO:**  
First National Financial Title Services, Inc.  
6880 Cobblestone Blvd., Suite 2  
Southaven, MS 38672  
(662) 892-6536  
FILE #S14788